IT IS HEREBY ADJUDGED and DECREED this is SO ORDERED.

TIFFANY & BOSCO

2525 EAST CAMELBACK ROAD

SUITE 300

PHOENIX, ARIZONA 85016

TELEPHONE: (602) 255-6000

FACSIMILE: (602) 255-0192

ORDERED.

Dated: September 27, 2010

SARAH S. CURLEY

U.S. Bankruptcy Judge

Mark S. Bosco

State Bar No. 010167

Leonard J. McDonald

State Bar No. 014228

Attorneys for Movant

10-23441

IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF ARIZONA

12

15

16

17

18

19

1

2

3

4

5

6

7

8

9

10

11

13 || IN RE:

14 | Brian W. Sitko

Debtor.

Desert Schools Federal Credit Union

Movant,

VS.

Brian W. Sitko, Debtor, Jill H. Ford, Trustee.

Respondents.

20

21

22

23

24

25

26

No. 2:10-BK-25824-SSC

Chapter 7

ORDER

(Related to Docket #15)

Movant's Motion for Relief from the Automatic Stay and Notice along with the form of proposed Order Lifting Stay, having been duly served upon Respondents, Respondents' counsel and Trustee, if any, and no objection having been received, and good cause appearing therefore,

IT IS HEREBY ORDERED that all stays and injunctions, including the automatic stays imposed

by U.S. Bankruptcy Code 362(a) are hereby vacated as to Movant with respect to that certain real property which is the subject of a Deed of Trust dated March 1, 2000 and recorded in the office of the Maricopa County Recorder wherein Desert Schools Federal Credit Union is the current beneficiary and Brian W. Sitko has an interest in, further described as:

Lot 396, HY-VIEW UNIT 5, according to Book 105 of Maps, Page 21, records of Maricopa County, Arizona

IT IS FURTHER ORDERED that Movant may contact the Debtor by telephone or written correspondence regarding a potential Forbearance Agreement, Loan Modification, Refinance Agreement, or other Loan Workout/Loss Mitigation Agreement, and may enter into such agreement with Debtor. However, Movant may not enforce, or threaten to enforce, any personal liability against Debtor if Debtor's personal liability is discharged in this bankruptcy case.

IT IS FURTHER ORDERED that this Order shall remain in effect in any bankruptcy chapter to which the Debtor may convert.